

Fill in this information to identify the case:Debtor 1 MICHAEL L SPANO, JR.Debtor 2 LAUREL R SPANO
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 18-70235JAD**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage InformationName of creditor: BANK OF NEW YORK MELLON - TRUSTEE Court claim no. (if known): 4Last 4 digits of any number you use to identify the debtor's account 1 8 6 6Property Address: 425 MAIN ST
ROCKWOOD PA 15557**Part 2: Cure Amount**


Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>6,638.55</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>6,638.55</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>6,638.55</u>

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$590.75The next postpetition payment is due on 6 / 1 / 2023
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 MICHAEL L SPANO, JR.
Name

Case number (if known) 18-70235JAD

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 06/02/2023

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1

MICHAEL L SPANO, JR.

Case number (if known) 18-70235JAD

Name

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
04/26/2022	1230255	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,207.89
05/25/2022	1233283	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	323.29
06/27/2022	1236320	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	424.57
07/26/2022	1239333	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	525.84
08/24/2022	1242230	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	795.86
09/27/2022	1245122	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	525.84
10/25/2022	1247987	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	768.05
12/22/2022	1253595	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	2,021.60
01/26/2023	1256329	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	45.61
				<hr/> 6,638.55

MORTGAGE REGULAR PAYMENT (Part 3)

08/28/2018	1089051	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	2,000.69
09/25/2018	1092258	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	596.49
11/27/2018	1098679	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	474.55
12/21/2018	1101769	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	488.54
01/25/2019	1104894	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	367.22
02/25/2019	1108166	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	959.47
04/26/2019	1114692	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	245.79
05/24/2019	1118068	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	496.99
06/25/2019	1121419	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	627.30
07/29/2019	1124897	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	525.20
08/27/2019	1128331	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	542.05
10/24/2019	1135008	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	562.95
11/25/2019	1138465	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	571.83
12/23/2019	1141911	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	724.70
01/28/2020	1145266	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	441.24
02/25/2020	1148778	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	594.58
03/23/2020	1152326	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	600.13
04/27/2020	1155784	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	605.05
06/26/2020	1162554	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	735.47
07/29/2020	1165747	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	591.27
08/25/2020	1168819	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	742.29
09/28/2020	1171900	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	447.15
10/26/2020	1175007	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,366.44
11/24/2020	1178096	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	750.25
12/21/2020	1181109	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	601.98
01/25/2021	1184024	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	603.52
02/22/2021	1187089	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	612.16
03/26/2021	1190321	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	612.07
04/26/2021	1193614	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	611.92
05/25/2021	1196757	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	761.97
06/25/2021	1199570	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	603.48
07/26/2021	1202794	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	611.14
08/26/2021	1205940	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	806.09
09/24/2021	1209091	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	640.41
10/25/2021	1212202	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	647.01
11/22/2021	1215262	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	802.60
12/23/2021	1218280	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	703.54
01/26/2022	1221371	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	755.20
02/23/2022	1224365	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	795.39
03/25/2022	1227191	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	839.71
04/26/2022	1230255	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	637.95
05/25/2022	1233283	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	554.22
06/27/2022	1236320	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	554.22
07/26/2022	1239333	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	554.22
08/24/2022	1242230	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	554.22
09/27/2022	1245122	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	554.22
10/25/2022	1247987	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	554.22
12/22/2022	1253595	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,181.50
01/26/2023	1256329	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	590.75
02/23/2023	1259009	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	270.78
03/28/2023	1261613	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	910.72

Debtor 1 MICHAEL L SPANO, JR.
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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
04/25/2023	1264401	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	590.75
				<u>34,573.60</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MICHAEL L SPANO, JR.
LAUREL R SPANO
425 MAIN STREET
ROCKWOOD, PA 15557

KENNETH P SEITZ ESQ
LAW OFFICES OF KENNY P SEITZ
POB 211
LIGONIER, PA 15658

BANK OF NEW YORK MELLON - TRUSTEE
C/O CARRINGTON MORTGAGE SERVICES LLC
PO BOX 3730
ANAHEIM, CA 92806

CARRINGTON MORTGAGE SERVICES LLC
1600 SOUTH DOUGLASS RD STE 200 A
ANAHEIM, CA 92806

RANDALL S MILLER & ASSOCIATES PC
43252 WOODWARD AVE STE 180
BLOOMFIELD HILLS, MI 48302

6/2/23

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee